

REPORT

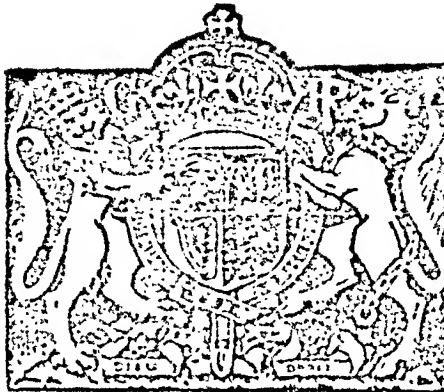
OF THE

WORKING OF THE CO-OPERATIVE SOCIETIES

IN

AJMER-MERWARA

for the year ending 30th June 1935.



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Remarks by the Hon'ble the Chief Commissioner, Ajmer-Merwara, on the report on the working of the Co-operative Societies in Ajmer-Merwara for the year ending 30th June, 1935.

There is every reason for satisfaction that the co-operative movement in Ajmer-Merwara continues to show such steady progress in the face of unfavourable agricultural conditions and the general economic depression which has not yet lifted. The movement shows that it possesses sufficient strength to resist these adverse conditions which have now repeated themselves for several years. When the prices of agricultural produce begin to show a tendency to rise and when a general level of prosperity has returned to the country, there is every reason to hope that the co-operative movement will go forward with renewed strength and vigour.

2. The net increase in the number of all kinds of societies and in their membership was 26 and 702 respectively. The total working capital, however, of all the Co-operative Societies in Ajmer-Merwara showed a contraction of nearly Rs. 90,000 compared with the preceding year's figures. The Ajmer and Nasirabad Central Banks continued to earn profits and reflect the sound lines on which they are conducted. The condition of the Beawar Central Co-operative Bank is not, however, so happy, and it is to be hoped that the efforts now being made to strengthen its position will prove successful.

3. Considerable credit for the results achieved in the face of the adverse conditions mentioned above, is due both to the energy and keenness shown by the Registrar and to all the staff generally ; those honorary workers mentioned in the Registrar's report also deserve credit for the valuable assistance they have rendered throughout the year.

Review by the Commissioner, Ajmer-Merwara of the report on the working of the Co-operative Societies in Ajmer-Merwara for the year ending the 30th June 1935.

Although the number of Central Societies during the year was the same as last year, *viz.*, 12, their membership fell from 1,344 to 1,290 Societies and the number of individual members decreased by 4, *i.e.*, from 765 to 761. The number of agricultural Societies and their membership increased from 587 and 13,132 to 605 and 13,675 respectively. Eighteen new Societies of this class were started during the year. The number of non-agricultural societies and their members rose from 110 and 6,577 to 118 and 6,794 respectively, 9 new societies having been registered and an old one cancelled during the year.

The net increase in the number of all kinds of societies and in their membership was 26 and 702 respectively.

The working capital of the Central, Agricultural and non-Agricultural Societies amounted to Rs. 20,90,931, 17,00,939 and 14,87,128 respectively against Rs. 23,23,092, 16,85,173 and 13,60,296 in the last year. The total working capital of all the societies amounted to nearly Rs. 52,79,000 showing a decrease of about Rs. 89,600 in the last year's figure.

The working capital of the Central Banks and Societies during 1934-35 as compared with the previous year's figures is shown below :—

		1933-34.	1934-35.
		Rs.	Rs.
Ajmer Central Bank:	..	13,37,851	11,45,220
Beawar Central Bank:	..	6,26,200	6,35,575
Nasirabad Central Bank:	..	1,48,374	1,28,268
9 other Central Societies	..	2,10,667	1,81,868
Total	..	<u>23,23,092</u>	<u>20,90,931</u>

Ajmer Central Bank.—The number of individual members decreased by 4, *i.e.*, from 476 to 472 whereas the number of affiliated societies increased from 319 to 322 during the year. The share Capital remained the same as in the proceeding year, *viz.*, Rs. 1,00,000. Deposits from individuals decreased from Rs. 8,22,691 to Rs. 6,80,108. A total sum of Rs. 79,797 was lent to individuals. Loans to other Banks and Societies amounted to Rs. 4,98,384 during the year. These sums with the balance of the previous year's loans (Rs. 9,06,306) make an aggregate of Rs. 14,84,487 as loans due to the Bank. Recoveries during the year amounted to Rs. 7,48,606 leaving a balance of Rs. 7,35,881 outstanding. The Bank earned a profit of Rs. 19,479 while the Reserve Fund at the close of the year was Rs. 1,49,717 or Rs. 4,558 more than the preceding year's figure. The Bank continued to do good work and its business is conducted on sound lines.

Beawar Central Bank.—The number of affiliated societies increased from 248 to 249 whereas the number of individual members remained the

same, viz., 218 during the year. The share capital remained unchanged at Rs. 70,000. The previous year's outstanding balance of loans was Rs. 4,99,018 and a sum of Rs. 67,082 was lent during the year making a total of Rs. 5,66,130. Recoveries amounted to Rs. 78,667 leaving an outstanding balance of Rs. 4,87,463. During the year the Bank suffered a loss of Rs. 4,954 which was due to the exclusion of interest of "D" Class societies from the profits. The Reserve Fund increased from Rs. 57,881 to Rs. 58,900. The condition of the Bank is far from satisfactory and requires the close and special attention of the Registrar.

Nasirabad Central Bank.—Although the number of individual members remained the same as in the last year, viz., 71, the number of affiliated societies increased by 3, i.e., from 123 to 126. The balance of previous loans was Rs. 1,29,276 and a sum of Rs. 43,655 was advanced during the year under Review making an aggregate of Rs. 1,72,931. Recoveries amounted to Rs. 67,770 leaving a balance of Rs. 1,05,161. The Bank earned a profit of Rs. 3,409. The Reserve Fund and other funds amounted to Rs. 29,630 against Rs. 25,661 in the previous year. The Bank continued to maintain its reputation as a sound concern.

The Banking Unions at Masuda, Bhinai, Todgarh and Kekri, have all reduced their rates of interest on deposits as well as on loans to societies and have done useful work during the year.

The net profit of the Central Societies decreased from Rs. 29,038 to Rs. 20,399. The Reserve and other funds decreased from Rs. 3,33,401 to Rs. 3,18,282.

The Kharif as well as the Rabi crops of the year under report were both damaged to some extent, the former by continuously heavy rain and the latter by frost.

The unfavourable agricultural conditions in the district, the continued fall in the prices of agricultural produce and the economic depression have much affected recoveries. The Co-operative movement in Ajmer-Merwara as elsewhere is passing through difficult times but I am confident that it will weather them. In the face of these difficulties I consider that the progress made during the year under report is on the whole satisfactory. Considerable credit for the result achieved is due to the energy and keeness shown by the Registrar Mr. Bhanwar Lal. With, I am glad to say, only few exceptions the work of the staff has been generally good. An expression of thank is also due to the honorary workers mentioned in the Registrar's report for the valuable assistance they have been giving to the movement.

(Sd.) C. H. GIDNEY,
Commissioner, Ajmer-Merwara.

*Report on the working of the Co-operative Societies in Ajmer-Merwara
for the year ending 30th June 1935.*

I.—ADMINISTRATION.

1. Throughout the year I held charge of the Department and was out on tour for 138 days against 142 of the last year.

There was no change in the number of the Inspectors which still remains 4. In spite of financial stringency the need of creating a new post of an Inspector to relieve the two Inspectors at Nasirabad and Beawar through redistribution of their heavy charges is urgent—a need which was endorsed by Mr. G. E. B. Abell, Deputy Registrar, Co-operative Societies, Punjab, at the time of his inspection in February 1935. This is most necessary for the progress of the Co-operative movement in the rural area, especially in Beawar where the position is very bad.

The shortage of a clerk to the Inspector, Co-operative Societies, Todgarh is another handicap in regard to which Mr. G. E. B. Abell remarked. "Inspector Todgarh has no camp clerk. This seems rather short-sighted economy. An Inspector who has no clerk has to spend an altogether disproportionate share of his time writing out reports and making copies of inspection notes, diaries, etc. The tendency is for the Inspector to become a clerk and spend his time in office work instead of being in the villages among the people." The case is being submitted separately.

Transfers of some of the Sub-Inspectors were effected in the interest of work, during the year. Ch. Fateh Mohammed, Inspector, Co-operative Societies, Todgarh, remained on leave for 11 days but no officiating arrangement was made. S. Sohan Singh, Inspector, Co-operative Societies, Ajmer, remained on privilege leave for 21 days and L. Govind Pershad, officiated in his place.

Ajmer, Nasirabad, Beawar and Todgarh Inspectors were on tour for 169, 267, 230 and 226 days against 228, 255, 225 and 255 respectively. Inspector, Co-operative Societies, Ajmer's tour was far below the average.

They spent 115, 204, 161 and 176 nights outside against 178, 194, 155 and 194 respectively in the previous year. Taking into consideration the need for economy in travelling allowance, the amount of touring done is satisfactory except in the case of the Inspector, Co-operative Societies, Ajmer.

The strength of the field staff paid from the Salary Fund or Audit Fund during the year under report was increased by the addition of a Secretary for the Mehrun circle bringing the total to 34 against 33.

2. The cost to Government of working the movement was Rs. 28,006 against Rs. 33,027. The expenditure on the salary fund staff amounted to Rs. 24,936 against Rs. 24,798 in the last year. Rs. 113 of Salary Fund of two societies remained in arrear in the Ajmer Circle.

II.—SUMMARY OF GENERAL PROGRESS.

The following statement indicates the progress made during the year as compared with that of the last year :—

Class.	On 1st July 1934.			On 1st July 1935.			Increase or Decrease.	
	Members.		Working Capital.	Members.		Working Capital.	Number of Societies.	Members.
	Societies.	Individuals.		Societies.	Individuals.			
1. Central	7	765	Rs. 22,76,078	7	761	Rs. 20,81,301	..	+17
2. Agricultural	587	13,132	16,85,173	605	13,675	17,00,939	+18	+543
3. Non-Agricultural	110	6,577	13,60,296	118	6,794	14,87,128	+8	+217
4. Central Non-credit	5	..	47,014	5	..	9,630	..	-75
Total	709	20,474	53,68,501	735	21,230	52,78,998	+26	+702
	..							-89,563

The number of societies has increased by 26 and the number of members by 702. Working capital has shown a decrease of Rs. 89,563. This is due to the liquidation of the Beawar Sale and Supply Union, Ltd., and the return of surplus money lying with the Central Banks to the depositors.

Of the 29 societies registered during the year, 16 were for agricultural credit, 3 for urban credit, 4 for Thrift, 1 for Housing, 1 for Better living, 2 for Mortgage, 1 for Commission shop and 1 for Better Farming.

3. *Common Good Fund*.—To Rs. 12,400 at the credit of the fund in 255 societies in the beginning of the year were added Rs. 2,433 from 110 societies. During the year 25 societies spent Rs. 1,098 leaving a balance of Rs. 13,735 in 296 societies. The purposes to which the Common Good Fund was applied were repairs of wells Rs. 115, Society for prevention of cruelty to animals Rs. 55, Schools Rs. 356, Hospitals Rs. 173, Gowshalas Rs. 70, Orphanage Rs. 60, Piyaos Rs. 61, Libraries Rs. 30, Boy Scouts Rs. 35, Relief of the poor Rs. 43, Jubilee Fund Rs. 16, Memorial Fund Rs. 5, Widow Fund Rs. 8, Quinine Rs. 13, Wheat seed Rs. 48 and Repairs to Nadi Rs. 10.

4. *General Condition*.—The rains were timely and on the whole sufficient. Though reported to be not well distributed in Todgarh, Nasirabad and Beawar circles the crops were injured to some extent on account of excessive downpour. Inspector, Nasirabad reported that the fall was continuous for about a fortnight in most of the circle which filled and swept away many a tank and nadi. The villages situated on the banks of rivers and requiring lesser rainfall suffered more, and maize was totally destroyed. The cloudy weather affected the growth of cotton and caused an epidemic of cotton insects which reduced the outturn greatly.

The cotton plants affected as they were by the epidemic could not stand the on slaught of the severe cold and wind and there was practically no third picking. This affected the recoveries very much.

Wheat, barley and gram were extensively cultivated, though there were no rains during October and November which are so essential for the sowings. The condition of the crop was satisfactory, but unfortunately the chill in the month of January 1935 badly damaged it. Its effect was reduced through a timely rainfall. Roli also affected the crop. Naturally the yield could not be expected to be normal. Gram was the worst to suffer. Prices of agricultural produce too were not favourable.

Continued low rates and trade depression added to the distress and affected the recoveries of both the crops.

5. *Training, Education and Conference*.—As in the previous year no training class of Sub-Inspectors was held. The usual Refresher's course was held for a week and was attended by the entire field staff. The difficulties experienced by the staff in their daily practical work were considered and the remedies for them were discussed.

A special feature of this year's course was that a series of lectures were arranged to be delivered on Insolvency and Mr. Raj Narain, Advocate of Beawar explained the provisions of the Provincial Insolvency Act to the class.

No conference of the Inspectors was held this year. "

Propaganda and Teaching of Members.—The Pushkar camp which is an annual function was held for a week during the Pushkar Fair. Co-operative literature was distributed free and books were also sold at cost price to popularise the movement.

The All-India Co-operators' Day was celebrated at Ajmer, Nasirabad, Kekri, Jawaja and Bhim.

The Ajmer celebrations differed in many respects from the previous ones. Special invitations were extended to the children of the Co-operators. Interesting sports for adult co-operators and their children were held. Co-operators took part in the sports irrespective of age, caste, creed or occupations. The remaining programme which was observed in the Central Bank Hall was equally interesting. The hall was packed to the full. Opening prayers were followed by lectures by the Inspector, Ajmer, Superintendent, Model Farm, Makrera and Mr. Martin of Nasirabad Mission on Thrift, improved methods of cultivation and the urgency of eliminating wasteful social ceremonies. The proceedings ended with the distribution of prizes to the winners in the sports. All the children and rural Co-operators were entertained.

At Nasirabad the celebrations were no less enthusiastic and interesting. Feeding the co-operators, holding of sports, distribution of prizes to the winners, illumination of the Central Bank building were the chief features.

Co-operators' day was also observed at Kekri with great zeal and enthusiasm. Besides sports the co-operators at Kekri were entertained with their favourite dishes—'Dal and Lapsi'.

During the year two Co-operative Conferences were held at Bhinai and Saradhna. Both were representative of the people and the following account may be read with interest.

The one at Bhinai was attended by more than a thousand Co-operators. The enthusiasm of the rural co-operators was displayed by music and the reception of the President by a Band and Scouts. Prayer at the opening of the Conference, reading of the union report, lectures on improved methods of agriculture, common tropical diseases were the chief items. The function was closed with a cinematograph show.

In the conference held at Saradhna the attendance was exceptionally good and the delegates were very enthusiastic. The proceedings began with a prayer and interesting lectures on village sanitation, education, improved methods of agriculture and working of the Land Mortgage Bank were delivered by Mr. Joshi, Head Master, Saradhna School, the Superintendent, Model Farm Makrera and the Inspector, Ajmer. The president made the lectures very interesting and lively by inviting suggestions from the Co-operators and trying to solve their problems on the spot. Mr. Martin of the Presbyterian Mission who had very kindly come down from Nasirabad kept the audience amused with his lecture on wasteful ceremonial expenses. The proceedings ended with prayers for the long life of Their Majesties and the distribution of pagries to good co-operators.

Inspector, Beawar, reports that he delivered two lectures in the Kotra and Jawaja Night Schools on thrift and benefits achieved in other countries.

Their Majesties' Silver Jubilee.—In Ajmer, Nasirabad Beawar Co-operative tents were arranged in Their Majesties Silver Jubilee Mela

ground and literature on Co-operation was distributed free. In Kekri too the co-operators took an active part in the celebration of Their Majesties' Silver Jubilee.

6. *Adult Schools*.—There was no change in the number of the Adult Night Schools. The one at Kookra was closed and a new one was started at Todgarh. Out of 190 adults 100 can read and write. Rupees 1,112 were spent on the maintenance of these schools leaving a balance of Rs. 535 at the credit of the fund. The Inspectors report that all these schools were inspected during the course of the year.

III.—WORKING OF SOCIETIES.

A.—Central Banks and Banking Unions.

7. The number of Central institutions was the same as last year. Their audit was done twice during the year as usual. The following figures will throw light on the financial condition of these institutions.

Serial No.	Head.	Amount on		Percentage on	
		1-7-34.	1-7-35.	1-7-34.	1-7-35.
		Rs.	Rs.		
1	Share Capital	2,08,350	2,09,050	9.2	10.0
2	Reserve and other Funds ...	3,27,445	3,16,326	14.4	15.2
3	Deposits from Individuals ..	14,41,429	12,24,818	63.3	58.9
4	Loan from Government .. ..	..	..	..	..
5	Deposits from Central Banks and Societies	2,98,854	3,31,107	13.1	15.9
Total ..		22,76,078	20,81,301	100	100

Share capital has risen from 2,08,350 to 2,09,050.

Reserve and other Funds show a fall by 11,119 as compared with last year's figures, which is due to Ajmer Central Bank's transferring a sum of Rs. 27,907 from the Building Fund to write off the amount on assets side in the Building account, in accordance with the suggestion of Mr. G. E. B. Abell, Deputy Registrar, Co-operative Societies, Punjab. The Reserve Fund has however swollen to Rs. 2,47,177 as compared with Rs. 2,37,434 of the last year.

Deposits from individuals have decreased from Rs. 14,41,429 to Rs. 12,24,818 which is due to the continuance of the policy of reducing surpluses by lowering deposit rates and withdrawing deposits in other Central Banks as suggested by Mr. G. E. B. Abell.

Deposits from Central Banks and societies have increased from Rs. 2,98,854 to Rs. 3,31,107 which from Co-operative and banking point of view is good.

Investments of Central Banks in Government securities have decreased from Rs. 4,71,168 to Rs. 4,24,215. This decrease is wholly due LICAM

to the exclusion of Rs. 50,000 on account of the value of debentures of the Punjab Provincial Bank held by the Ajmer Central Bank which were included last year in this item. Otherwise in other Central Banks these investments have increased. Besides this Banking Unions have also invested Rs. 7,696 in Postal Cash Certificates.

Government securities as usual are shown in the books at cost, market or face value whichever is the lowest.

During the year under report Rs. 4,12,440, Rs. 2,14,366 and Rs. 1,15,385 were advanced to societies, banks and individuals against Rs. 3,72,935, Rs. 3,44,313 and Rs. 1,01,495, respectively, of the last year. Loans advanced to individuals are against the security of deposits. As against Rs. 3,19,541 from societies, Rs. 2,86,940 from banks and Rs. 96,061 from individuals recovered last year, Rs. 4,47,218, Rs. 3,95,222 and Rs. 1,00,109, respectively, were recovered during the year. Recoveries from societies, banks and individuals increased by Rs. 1,27,677, Rs. 1,08,282 and Rs. 4,048, respectively.

Interest which accrued to the Central institutions on 30th June 1935, amounted to Rs. 1,11,748 against Rs. 1,14,120 of the previous year. Thus there is a decrease of Rs. 2,372. This decrease is mainly due to more recoveries in the Nasirabad Central Bank and Unions, while the decrease in Beawar is due to the exclusion of interest of 'D' class societies from the balance sheet according to the advice of Mr. G. E. B. Abell, Deputy Registrar, Co-operative Societies, Punjab.

The percentage of expenses of all the central institutions to their working capital comes to 0.9. A slight increase is mainly due to the fall in the working capital.

The number of individual members decreased by 4, whereas society members increased by 21. The different sources from which the central banks attract their deposits are recorded as under :—

	Rs.
1. Local bodies	Nil.
2. Other institutions	79,873
3. Officials and Pensioners	5,87,501
4. Professional men	67,846
5. Traders	1,42,721
6. Women	1,83,138
7. Minors	97,329
8. Shamlat Committees	33,287
9. Deposits of minors through courts	5,222
10. Big Landlords	4,809
11. Small Farmers	Nil.

Deposits from other institutions and Shamlat Committees have increased while those from other sources have decreased. This is mainly due to the reduction made in the rate of interest on deposits with a view to get rid of unnecessarily large surplus.

Amounts continuously in deposit for 10 years or over amounted to Rs. 58,403 while those in deposit for 5 years or more amounted to Rs. 5,85,578.

The fluid resources of the central institutions excluding the figures of undrawn cash credit allowed by the Ajmer Central Bank to other Central institutions amounted to Rs. 4,36,932 for Rs. 15,55,925 held in deposits. This works out to a percentage of about 28.1. The undrawn cash credit with the Ajmer Central Bank is excluded because it might probably be affected by the same circumstances as other central institutions in the province and the former may not be willing to lend. The ratio of owned capital of these institutions is 25.2 against 23.6 of the previous year.

8. *The Ajmer Central Bank.*—The number of individual members decreased by 4, while that of societies increased by 3. The working capital of the bank decreased from Rs. 13,37,851 to Rs. 11,45,220. The decrease was desirable as it was decided to get rid of the unnecessarily large surplus as advised by Mr. G. E. B. Abell, Deputy Registrar, Co-operative Societies, Punjab.

Owned capital decreased from Rs. 3,11,880 to Rs. 2,91,686. There is a net decrease of Rs. 20,194 because a sum of Rs. 27,907 was written off from Building Fund in accordance with Mr. G. E. B. Abell's advice. Reserve Fund has increased from Rs. 1,45,159 to Rs. 1,49,717 during the year.

Loans against individuals amounted to Rs. 37,712 against Rs. 36,578. These loans are against Fixed Deposits. Loans due from banks amounted to Rs. 1,35,591 against Rs. 2,69,345 of the previous year. This decrease is due to withdrawal of deposits from the Punjab Central Banks according to Mr. Abell's advice. Loans against societies decreased from Rs. 6,60,954 to Rs. 5,62,578. Both Agricultural and non-agricultural societies have shown a decrease of Rs. 15,142 and Rs. 22,363, respectively.

interest on deposits are $3\frac{1}{2}$ and 2 per cent. per annum, respectively. This fact shows that the bank commands the confidence of the public.

Fluid resources of the bank amounted to Rs. 3,75,000 on 30th June 1935, against the required standard of Rs. 1,49,689. These consist of an overdraft of Rs. 50,000 with the treasurer of the Bank and overdraft arrangement of Rs. 3,25,000 with the Imperial Bank of India against the Government Securities of the face value of Rs. 3,40,300.

During the year the Bank celebrated its Silver Jubilee on the 20th April 1935. The function was presided over by C. H. Gidney Esquire, C.I.E., I.C.S., the Commissioner, Ajmer-Merwara. The officials, the gentry of the town and village co-operators all participated in making the occasion successful. The President of the bank presented an address to the Commissioner requesting him to lay the foundation stone of the clock tower to be erected in memory of the Bank's Silver Jubilee. The Commissioner in reply to the address remarked upon the generally sound and satisfactory condition of the Bank. The following remarks of the Commissioner regarding the system of recovery of the Central Bank dues will satisfy the critics of the movement who allege that undue severity is observed in recovering the dues of a Co-operative Bank :—

“ Much can be done in this way to assist in the primary but difficult task with which the Co-operative movement is concerned, namely, the reduction of agricultural indebtedness. In this connection you have drawn attention to the difficult financial times through which we are all passing and you claim credit that despite your difficulties you have not shown undue severity in making recoveries of loans due from agricultural societies. I believe your claim in this respect to be a just one. The elasticity of your system made possible by the fact that instalments of recoveries are not unalterably fixed but can be varied according to crop conditions or other special circumstances, provides a very valuable contribution to what I have described as the main task of Co-operation, namely, the reduction of agricultural debt.”

On the same occasion the bust of Rai Bahadur Munshi Gopi Nath, the first Registrar, Co-operative Societies, Ajmer-Merwara, erected in his memory by the co-operators and his admirers, was unveiled by the Commissioner.

Mr. Mangi Lal Dosi, President and Lala Bijay Raj Mathur, Honorary Secretary of the Bank continued to take keen interest in the affairs of the bank.

9. Beawar Central Co-operative Bank.—There is no change in the share capital. The number of individual members is the same as last year. The number of affiliated societies has increased from 248 to 249. Investment of the bank in Government Securities amounted to Rs. 60,000 against Rs. 54,000 of the last year, Rs. 1,28,530 are outstanding against liquidated societies as compared to Rs. 1,04,401 in the previous year.

‘ D ’ class societies owe Rs. 1,29,194 to the bank as compared to Rs. 1,18,746 in 1934. Out of these Rs. 1,14,369 of liquidated societies and Rs. 1,17,619 of ‘ D ’ class societies are against the societies of Beawar circle. The increase in the figures is due to the liquidation of the Co-operative Sale and Supply Union, Limited, Beawar, as the Inspector was not energetic enough to look after it. Loan outstanding has steadily

increased during the last 3 years from Rs. 80,312 to Rs. 1,17,619 owing to the negligence and slackness in supervision by the present Inspector.

The Bad and Doubtful Debt Fund amounts to Rs. 12,000 against Rs. 10,000 in the previous year.

The interest accrued amounted to Rs. 77,321 against Rs. 78,655 of the previous year. The decrease is due to the exclusion of interest due from 'D' class societies from profits according to the advice of Mr. G. E. B. Abell. Even after its exclusion the figure is more than double that of all the other central institutions combined. As a result of the exclusion of the interest of 'D' class societies from the profits there is a loss of Rs. 4,954 in the bank. The Inspector reports that at the close of the year, for want of funds, even the good societies had to be refused loan. This will further aggravate the trouble. The Bank should have made use of the cash credit allowed to it by the Ajmer Central Bank.

The position has become so critical that the bank, I think, cannot revive unless a special long term loan at a very low rate of interest is sanctioned by the Government which has the welfare of the agriculturists at heart. The fluid resources of the bank amount to Rs. 20,055 against the required standard of Rs. 35,401.

The condition of the bank is deteriorating and I would impress upon the Inspector that he must work hard for the improvement of the societies as advised by Mr. Abell in the following remarks of his :—

“Loans were certainly advanced very carelessly in pre-depression days and their recovery is now exceedingly difficult. Even so, whatever the early mistake and whatever the subsequent misfortunes, I am sure (and I base this opinion on enquiries made from the Extra Assistant Commissioner and others) that the economic condition of the people is not nearly so bad as is suggested by the figures for recoveries in the Central Bank. I believe that the societies are in many cases capable of improvement and that they will be improved if a concerted effort is made to improve them.”

In order to reduce its expenditure the Bank revised the scale of pay of its staff during the year.

R. S. Munshi Ram Swaroop Rawat, the Chairman of the bank is taking a very keen interest in the affairs of the bank and I hope it will improve soon under his able supervision.

10. *The Nasirabad Central Co-operative Bank, Limited.*—The number of individual members is the same as last year, but the number of affiliated societies has increased by 3. The working capital of the bank has decreased from Rs. 1,48,374 to Rs. 1,28,268 owing to the withdrawal of deposits in order to reduce the surplus.

The interest accrued is Rs. 3,401 as compared to Rs. 4,160 in 1934. This decrease of Rs. 759 is creditable in a period of agricultural depression. There is no liquidated society attached to this bank. Rs. 12,156 are due from 'D' class societies against Rs. 10,603 of the last year.

Increase in the amount is due to increase in number of 'D' class societies by one. The Central Bank is advised not to include the interest of 'D' class societies in the profits.

The Bad and Doubtful Debt fund now amounts to Rs. 3,501 against Rs. 3,265 in the previous year.

The fluid resources held by the bank are Rs. 17,843 against Rs. 9,545 required by the fixed standard.

The bank does not accept deposits for a period more than a year. This bank was also inspected by Mr. G. E. B. Abell and has benefitted by his suggestions.

Other Central Institutions.

11. Masuda Banking Union, Limited.—The number of share holder societies has increased by one during the year. Share Capital, Reserve and Working Capital amount to Rs. 5,400, Rs. 1,980 and Rs. 51,588 against Rs. 5,300, Rs. 1,730 and Rs. 55,061, respectively. Share capital and Reserve have increased while working capital has decreased which is due to fall in the amount of deposits held.

The interest accrued is Rs. 578 against Rs. 774 in the previous year. This is a healthy sign. The profits amount to Rs. 982 against Rs. 987 of the last year. There is no loan against any liquidated society. Loans amounting to Rs. 4,982 are due by 3 'D' class societies against nil of the last year. Bad and Doubtful Debt Fund amounts to Rs. 800 against Rs. 400 in the previous year. The union enjoys a cash credit of Rs. 50,000 with the Ajmer Central Co-operative Bank, Limited, Ajmer. Rao Bahadur Thakur Bijay Singh Istimrardar of Masuda continued to take keen interest in the working of the Union.

Bhinai Co-operative Banking Union, Limited.—There is an increase of one in the membership. The share capital and Reserve have increased from Rs. 3,600, and Rs. 2,040 to Rs. 3,700 and Rs. 2,220, respectively, while the working capital has decreased from Rs. 38,949 to Rs. 37,287. Deposits have also decreased from Rs. 31,268 to Rs. 29,665.

Interest accrued amounts to Rs. 319 against Rs. 390 of the last year. No loans are due from any liquidated or 'D' class society.

Bad and Doubtful Debt Fund amounts to Rs. 220 against Rs. 87 in the previous year. The Union enjoys a cash credit of Rs. 15,000 with the Ajmer Central Co-operative Bank, Limited, as in the previous year.

Todgarh Co-operative Banking Union, Limited.—The number of members has increased by 8. Share Capital, Reserve and Working Capital have increased from Rs. 3,000, Rs. 1,050 and Rs. 39,169 to Rs. 3,200, and Rs. 1,160 and Rs. 43,598, respectively.

The interest accrued has on the other hand decreased from Rs. 3,114 to Rs. 2,782. This improvement has been witnessed for the first time since the start of the union.

The amount due from 'D' class societies is Rs. 14,541 against Rs. 14,552* of the last year. The Bad and Doubtful Debt Fund amounts to Rs. 1,300 against Rs. 1,100 of the last year. The Union has invested Rs. 3,411 in purchasing Government Securities of the face value of Rs. 2,900. The Union enjoys a cash credit of Rs. 50,000 with the Ajmer Central Co-operative Bank, Limited.

Kekri Co-operative Banking Union Limited.—The membership, Share Capital, Deposits, Reserve and Working Capital have increased from 33,

*The figures given last year were wrong.

Rs. 1,450, Rs. 16,653, Rs. 8,760 and Rs. 30,474 to 37, Rs. 1,750, Rs. 27,236, Rs. 8,910 and Rs. 39,765, respectively, during the year.

The interest accrued amounts to Rs. 409 against Rs. 293 in the previous year. There are no liquidated or 'D' class societies affiliated to this Union.

Bad and Doubtful Debt Fund amounts to Rs. 333.*

The Union enjoys a cash credit of Rs. 25,000 with the Ajmer Central Co-operative Bank, Limited.

Pt. Bijay Lal's enthusiasm for public service is mostly responsible for the sound working of the union.

All the unions have reduced their rates of interest on deposits as well as on loans to societies, which has enabled the latter to meet the concession in interest to their members.

Non-credit Central Societies.

Bhinai Co-operative Supply Union.—The number of members is the same as last year. The Union supplied goods worth Rs. 1,347 against Rs. 1,960 in the previous year. The purchases made by the Union during the year amounted to Rs. 1,331 against Rs. 2,007 last year. The fall in both the figures is mainly due to restricted transactions owing to fluctuation in prices, poor agricultural conditions and low purchasing power of the agriculturists.

Profit for the year amounted to Rs. 12 against Rs. 10 last year. There is no loan outstanding against the members.

The Beawar Sale and Supply Union, Limited was cancelled during the year, while a commission shop at Beawar was organised and registered towards the end of the year. Twelve societies have become members of the shop. The share Capital of the shop amounted to Rs. 300 only. The shop could not transact any business of sale owing to its late registration at the end of the Co-operative year.

B. Agricultural Societies.

12. Class 1 (Credit). The number of credit (Unlimited) societies increased from 543 to 559 during the year, the following tables will explain their working :—

13. (1) *Membership.*

No. of members on		Increase and Decrease.	Number of poor man on		Increase and Decrease.
1-7-34.	1-7-35.		1-7-34.	1-7-35.	
11,658	12,046	+388	3,230	3,488	+238

There is an increase of 388 members.

An analysis of the admission of members in new and old societies shows that :—

- (1) 201 members joined new societies.
- (2) 434 members were admitted in old societies.
- (3) 247 ceased to be members.

*The figures given last year were wrong.

The admission of 434 members in old societies shows that old societies except D class societies are becoming popular and are making gradual progress even in these days of depression.

14 (2) Recoveries.

Principal	Recoveries	Interest	Recovered	Overdue.		Cash balance.	
				1933-34.	1934-35.	1933-34.	1934-35.
1933-34.	1934-35.	1933-34.	1934-35.	1933-34.	1934-35.	1933-34.	1934-35.
1,05,771	1,37,112	1,00,334	1,25,166	7,595	9,178	15,224	1,849

Principal and interest recovered this year show an increase of Rs. 31,341 and Rs. 24,832 respectively. In face of the poor agricultural condition during the year and the general economic depression these increases are a sources of great satisfaction. The percentage of recovery rose from 7.1 to 9.2. The percentages circle wise are as below :—

- (1) Ajmer 11.5 against 7.7.
- (2) Nasirabad 10.9 against 8.6.
- (3) Beawar 3.7 against 3.4.
- (4) Todgarh 10.0 against 9.8.

Percentage has increased in all circles.

An enquiry made into the percentage of recoveries according to the classification of societies shows the following result :—

A	..	..	..	..	..	..	..	36.4
B	..	..	..	..	..	..	..	20.1
C	..	..	..	..	..	..	..	8.0
D	..	..	..	..	..	..	..	2.1
New	..	..	..	..	..	..	..	42.4

Recoveries in all classes of societies have appreciably improved excepting A class wherein slight fall has occurred.

Overdues have increased from Rs. 7,595 to Rs. 9,178 in Principal. Overdue interest has greatly increased which shows that proper action against defaulters is not being taken with the result that their number is increasing. The staff and the Committees are advised to take timely action against wilful defaulters. Amounts in cash balance have increased from Rs. 15,224 to Rs. 18,491.

15 (3) Assets, shares, Reserve Fund and Profits are as follows :—

					1931-32.	1932-33.	1933-34.	1934-35.
Shares	..	..	..	..	2,58,238	2,56,823	2,53,394	2,52,638
Reserve Fund	..	..	..	..	3,36,990	5,44,092	5,65,097	5,87,958
Profits	..	..	..	..	66,247	65,553	66,023	55,800

The slight fall in Share Capital is due to the adjustment of accounts of three ten-year old societies.

The reserve fund has increased from Rs. 5,65,097 to Rs. 5,87,958.

The decrease in profits from Rs. 66,023 to Rs. 55,800 during the year is mainly due to the compounding campaign started, to give relief to heavily burdened members of the weak societies according to the advice of Mr. G. E. B. Abell, I.C.S., Deputy Registrar, Co-Operative Societies, Punjab.

16 (4) Classification.

Out of 559 societies 520 were classified with the following results :—

A	B	C	D	Unclassified.
14	115	295	96	39
2.7	22.1	56.7	18.5	..

The number of A and B class societies has increased from 8 and 109 to 14 and 115 respectively, while C class societies have decreased from 314 to 295.

The number of D class societies has increased from 79 to 96. The largest increase is in the Ajmer Circle. Again the largest number of 41 'D' class societies is in the Beawar Circle.

17 (5) The following table shows the objects for which loans were advanced during the year :—

Serial No.	Purpose of loans.	Ajmer.		Merwara.		No. of loans.	Total Amount.	Amount of last year.	Total amount advanced since start.
		No. of loans.	Amount.	No. of loans.	Amount.				
1	Purchase of land ..	15	1,814	8	782	23	2,596	2,200	65,351
2	Improvements of wells and Nadies	64	2,119	33	1,135	97	3,254	2,941	4,01,407
3	Purchase of Plough cattle ..	338	10,267	88	1,913	426	12,180	11,797	5,87,134
4	Redemption of mortgaged land ..	45	3,092	122	8,099	167	11,191	7,259	5,51,203
5	Fodder	196	2,582	..	..	196	2,582	4,022	7,61,393
6	Seed and manure ..	1,136	12,924	136	1,420	1,272	14,344	14,310	15,98,770
7	Agricultural implements ..	211	2,021	24	224	235	2,245	2,554	1,26,051
8	Wedding and Miscellaneous charges ..	316	2,936	30	238	346	3,174	3,399	2,78,632
9	Payment of Revenue	986	15,665	46	292	1,032	15,957	17,622	4,73,082
10	Trade	349	6,404	3	260	352	6,664	7,177	1,46,698
11	Repayment of old debt	280	13,989	68	6,505	348	20,494	10,096	7,73,401
12	Marriage and Funerals ..	253	14,265	48	3,454	301	17,719	11,316	5,76,839
13	Buildings ..	36	2,941	2	110	38	3,051	1,445	20,483
14	Milch Cattle ..	165	5,460	8	176	173	5,636	5,840	1,08,617
15	Maintenance ..	415	2,094	11	96	426	2,190	2,876	5,18,679
16	Miscellaneous ..	502	7,433	33	583	535	8,016	5,519	1,23,573
	Total ..	5,307	1,06,006	660	25,287	5,967	1,31,293	1,10,373	71,11,313

The number and amount of loans advanced have both shown increase as compared with the last year.

The average of each loan comes to Rs. 22.0 against Rs. 18.9 in the previous year.

This shows that the average has increased.

In respect of amount, loans for repayment of old debt top the list. Next come loans for marriages. The Ajmer circle is responsible for this substantial increase in the amount of loans advanced for unproductive purposes although the number of loans has been reduced. It is surprising to see that during the year the Inspector, Ajmer Circle overlooked Mr. Wace's advise to reduce the amounts of unproductive loans. Loans for payment of revenue and rent take the third position. Fourth and fifth in order stand loans for seed and manure and purchase of plough cattle. In respect of the number of loans, those for seed and manure top the list. Next in order stand loans for payment of land revenue and rent. The percentage of productive loans works out to 64.8 against 66.4 of last year.

The number of societies which charge reduced rates of interest from their members has increased from 63 to 89. In no society were the offices of Secretary and Treasurer combined. In Nasirabad circle one Committee member was removed as he was lending money on his own account. An enquiry into the number of retired Government Officials serving on the Committees of rural credit societies shows that their number has increased from 10 to 16 while the number of retired soldiers acting as panches has increased from 77 to 79 during the year.

18. The number of societies in compromise rose from 19 to 20. The increases in Nasirabad and Beawar circles are of one each, while there is a decrease of one in Ajmer. Rs. 3,406 against Rs. 3,261 were recovered from the members out of the principal. Rs. 2,140 were repaid to the Central Bank as principal during the year against Rs. 1,769. Three societies as before, kept up their promises.

During the year several societies in Todgarh circle were inspected by the Commissioner, Ajmer-Merwara and his remarks which are reproduced below will encourage the Co-operators.

"I have seen the figures of 8 different societies in the Todgarh Tahsil. I notice that the proportion of land mortgaged to the total area is very large and I am told that the portion is increasing owing to the increasing impoverishment of the people. From the figures I have examined this information appears to be correct. I am glad to see that an effort is being made to counteract this by the formation of mortgage redemption societies of which there are now six in existence. The Inspector tells me that these six societies have succeeded in redeeming about 100 bighas of land since their formation in 1932. This is a good beginning and I hope every effort will be made to increase the number of such societies.

The closing down of recruitment to the army has hit the people badly and I am afraid that as pensioners die off impoverishment will increase. The Co-operative movement in this part of the district has a very difficult task, ahead of it, since in addition to impoverishment the average size of the holdings is very small being 1.26 of an acre as compared to 5.6 acres in Ajmer."

Ten-year old societies.

The accounts of three out of four 10-year old societies were adjusted. Of those of the remaining ones could not be adjusted as there were no profits. One is in 'B' class and 2 are in 'C'. They started work with 32 members, who 2 years later increased to 37 and now the number is 41. These societies have acquired an owned capital of Rs. 1,335 during the course of 10 years. Unsecured debt has decreased from Rs. 6,157 to Rs. 5,665. There is no secured debt against the members of any of these societies.

Though there was little relief in the condition of the peasantry in respect of the agricultural condition owing to poor produce, low prices and general depression, yet there is a marked improvement in some of the societies.

19. *Mortgage Banks and societies.*—The number of institutions under this head increased from 20 to 21. Two new forest mortgage societies were registered during the year in Todgarh circle and one was cancelled.

During the year hand-bills showing the objects of the mortgage Banks and the procedure of getting loans were distributed free in the Ajmer circle. Their working is shown in the following table :—

No. of members.		Amount of loan advanced.		Payments made.		No. of defaulters.		Overdue.	
30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.
1,131	1,273	11,053	18,828	11,051	11,528	138	132	1,097	868

The number of members has increased by 142, while the amount advanced increased from Rs. 11,053 to Rs. 18,828. Repayments in principal were more by Rs. 477 than last year. Number of defaulters decreased from 138 to 132, overdues from Rs. 1,097 to Rs. 868. Seventy-one of these defaulters have been proceeded against.

All these are healthy signs. Loans for the following purposes were advanced during the year :—

(1) Redemption of land 107| Rs. 13,437.

(2) Improvement of wells Naddies and Tanks 44| Rs. 5,391.

The largest number of defaulters is again in the Beawar Mortgage Bank, while the lowest is in the Ajmer Mortgage Bank.

During the year 349 bighas of land was redeemed raising the figures to 5,074 bighas since the banks were started. Four new wells were dug in the Ajmer circle and 15 old ones were repaired and dug deeper. Eight new nadies were constructed. In Beawar circle no new well was dug, but 3 loans worth Rs. 485 were issued for deepening 8 old wells. In no case was possession taken of any defaulter's land.

G. E. B. Abell, Esq., I.C.S., Deputy Registrar, Co-operative Societies, Punjab who saw the Ajmer Mortgage Bank remarked "The Ajmer Mortgage Bank of which the Inspector is *ex-officio* president is doing useful work under close official control."

20. *Liquidation*.—In the beginning of the year there were 76 societies in liquidation. During the year three more were brought under liquidation. Liquidation of five societies was finally completed (4 Ajmer and 1 Todgarh) leaving a balance of 74. 25 of these societies belong to the period earlier than 1922-23. Rs. 9,104 were recovered in principal against Rs. 8,220 in the last year as below :—

					Rs.
1. Ajmer	..	..	..	..	5,771
2. Nasirabad	..	..	..	..	161
3. Beawar	..	..	..	..	3,012
4. Todgarh	..	..	..	..	160

The speed of liquidation though still very slow has shown some improvement.

IV.—PRODUCTION.

21. Owing to the lack of non-official agency at work, the limited staff that the budget allows and the want of Agricultural and Veterinary Departments real and effective steps towards the solution of the problem of Agricultural indebtedness could not be taken up. The provision of Co-operative Credit is only one side of the question which does not help much in improving the repaying capacity of the Ryot. Still efforts are made by the Department towards this direction by starting special kind of societies.

21. (a) There is no change in the number of cattle breeding societies and the following table shows their working :—

Number of members.		Amount advanced.		Amount recovered.		Working capital.	
30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.
31	31	..	..	..	..	..	..

The number of animals is 36 against 33 last year. Six cows died during the year under report due to old age and insufficient fodder. The bull kept by the societies is of local breed. Fifteen cows were covered but

only 5 cows gave birth. The Inspector reports that no bulls were castrated during the year. No animals were sold through the society hence no commission was charged.

(b) *Fodder storage societies.*—There has been no change in the fodder storage societies which were still 17. The membership has increased from 246 to 248. In the beginning of the year 2,176 mds. of fodder was in stock. During the year 2,115 mds. of fodder were stored and 2,147 mds. were distributed leaving a balance of 2,144 mds. at the close of the year.

(c) *Better Farming.*—The number of societies under this category has increased from 1 to 2. Membership has also increased from 12 to 23. The new society at Nasirabad did not do much work (except digging 3 pits for keeping manure) as it was registered towards the close of the year. The other in the Beawar circle supplied 3 maunds of Pusa wheat and 7 maunds of cotton seed against 8 maunds of Pusa wheat and 2 maunds of cotton seed last year.

(d) *Land Improvement.*—There is no change in the number of societies and members. Rs. 56 in principal and Rs. 35 in interest were recovered against Rs. 43 and Rs. 52 respectively of the last year. Ninety-six bighas of land were irrigated against 76 of the last year. Ninety-six bighas of land were cultivated in the bed of the tank against 80 bighas of last year. Rs. 76 were recovered as irrigation and bighori charges against Rs. 56 last year. Rs. 22 were recovered from the sale of papries and bambul trees. The society did not borrow any loan from the financing agency during the year but repaid Rs. 62 in principal leaving a balance of Rs. 316 at the close of the year.

(e) *Grain societies.*—There is no change in the number of grain societies and their membership. Since the start 110 maunds of grain has been collected. Rs. 21 were recovered against Rs. 11 in the last year. No loan was advanced during the year. The Central Bank loan has been cleared after paying Rs. 6 which was due last year.

V.—NON-AGRICULTURAL SOCIETIES.

22. *Non-Agricultural societies.*—The number of non-agricultural societies increased by 8. Nine societies were registered and one was cancelled during the period of report.

They are classified as follows :—

I (a) Credit limited	..	..	..	53
(b) Credit unlimited	..	..	..	24
II (a) Purchase and Sale Limited	..	..	..	1
(b) Purchase and sale unlimited	..	..	..	1
III. Miscellaneous.				
(a) Limited	..	..	..	39
				<hr/>
				118
				<hr/>

23. The different sources of which the working capital of these societies is composed of are as under :—

Head.	Amount.	Per-centage.
1. Shares	2,75,679	18.5
2. Reserve and other Funds	1,65,625	11.2
3. Deposits	7,96,118	53.5
4. Loans and Deposits from Central Banks and societies	2,49,708	16.8
Total	14,87,128	100.0

All the heads have shown uniform increase. Owned Capital (excluding members' deposits) of these societies amounts to Rs. 4,41,304 against Rs. 4,01,390 giving a percentage of 29.7 against 29.5. Percentage of loans due to the Central Banks, etc., has decreased from 17.7 to 16.8.

Credit.—There is an increase of 3 societies under this head. Their membership has increased from 2,882 to 3,070. During the year Rs. 4,68,323 were advanced against Rs. 4,11,060 last year and Rs. 4,02,316 in principal were recovered against Rs. 3,27,980. Overdues amount to Rs. 40,734 against Rs. 33,000. The increase is due to general depression, to a large amount outstanding in loans and also to high overdues in the Urban Co-operative Bank of Ajmer-Merwara, the Directors of which must realise that it is their duty to ascertain the position of each member and to take all proper steps to persuade them to repay. The percentage of recovery is 59.3 against 55 last year.

24. *Mill Hand Societies.*—Their number is still the same, i.e., 30. The Inspector Co-operative Societies, Beawar reports that the opposition of Modies has not subsided in the least and the staff is facing the situation with patience and perseverance. Not less than 187 members out of 294 have left the area of operation and have sought means of livelihood in towns and cities far from this place. Of them one hundred and sixteen members have gone back to their villages, 34 working in Ahmedabad, Baroda, Rutlam, Amritsar and Indore and 37 are untraceable. The difficulties of recovery as reported last year still continue. The Central Bank loan has reduced from Rs. 10,369 to Rs. 10,094. The share and Reserve Fund have both further decreased from Rs. 5,392 and Rs. 7,292 to Rs. 5,031 and Rs. 6,976 respectively.

Credit Unlimited.—The number of societies has increased from 21 to 24. The following table shows their working :—

Number of members.		Repayments.		Advancements.		Working Capital.	
30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.	30-6-34.	30-6-35.
		-Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
467	523	9,349	10,703	10,810	10,993	31,064	32,465

There is an all-round improvement over the figures of last year. The membership has increased by 56. Repayments and advancements have increased by Rs. 1,354 and Rs. 183 respectively.

25. *Thrift*.—The number of thrift societies has increased from 21 to 25 and their membership from 468 to 554. Working capital has risen from Rs. 1,09,090 to Rs. 1,38,500. Savings effected by these societies are by no means small. They show the result of the habit of thrift created among the people through these small and useful institutions. Eighteen out of these 25 societies are working among different departments and three are working exclusively among the ladies whose number is 62 against 53 last year.

26. *Housing societies*.—Their number has increased from 6 to 7 during the year. Their membership is 296 against 266 last year. The existence and growth of these societies is due to the congestion in the town of Ajmer and the consequent desire to come out to live in the open. These seven societies are the centre of better arranged colonies to solve the housing problem :—

- (i) *Khatree Housing Society*.—Its membership is the same. Loans outstanding against the members are Rs. 50,445 against Rs. 53,614. Rs. 3,169 in principal and Rs. 3,216 in interest were recovered during the year against Rs. 2,328 and Rs. 3,379 respectively of last year. The Central Bank loan amounted to Rs. 51,101 against Rs. 54,330.
- (ii) *Kayasth Housing*.—The number of members is 20 against 21 last year. During the year one house was constructed and one was under construction. Loan due from members is Rs. 56,847 against Rs. 44,662 of the last year. Increase is due to new constructions. Rs. 17,213 against Rs. 10,813 were advanced this year. Rs. 4,988 in principal and Rs. 3,125 in interest were recovered against Rs. 7,184 and Rs. 3,067 respectively of the last year. Its outside loan has come down from Rs. 36,938 to Rs. 25,095.
- (iii) *The Christian Housing Society*.—The number of members has decreased from 46 to 45 owing to resignation of one member. Forty-five houses have been constructed against 43 of last year. During the year Rs. 16,177 were advanced to the members for constructions against Rs. 20,490 in the previous year. The loan outstanding against the members is Rs. 61,185 against Rs. 52,871. Rs. 7,863 in principal and Rs. 3,848 in interest were recovered against Rs. 6,014 and Rs. 2,776 respectively in the last year. Central Bank loan amounts to Rs. 59,616 against Rs. 51,377.
- (iv) *Brahman Housing*.—The number of members has increased from 16 to 18. Eleven houses against 10 of last year have been constructed. Loan outstanding against the members is Rs. 23,647 against Rs. 23,590. During the year Rs. 1,452 in principal and Rs. 1,307 in interest were recovered from the members against Rs. 1,447 and Rs. 1,486 respectively of last year. The Central Bank loan is Rs. 5,046 against Rs. 10,671.

(v) *Adarsh Nagar Society*.—Membership in this society has increased from 149 to 151. Rs. 47,166 against Rs. 36,635 of last year have been recovered from the members towards the cost of the land. The Share capital amounts to Rs. 7,550 against Rs. 7,500. No houses have been constructed as yet, as the site plans have not been sanctioned by the Municipality.

(vi) *Muslim Housing Society*.—Membership in this society is 26 against 14. Rs. 21,750 were advanced for constructions to the members and Rs. 1,050 in principal and Rs. 1,127 in interest were recovered. Loan outstanding against the members is Rs. 25,590. Nine houses have been constructed, no house is under construction. Central Bank loan is Rs. 25,472.

(vii) *Goanese Housing Society*.—The society was registered during the year. Its members number 16. Six houses have been constructed and of these 2 have been constructed by the members out of their own money. For the remaining four Rs. 9,000 have been taken from the Central Banks and advanced to the members.

27. *Other Societies*.—The membership of the Kayasth Educational society has increased from 80 to 86. Its share capital has increased from Rs. 2,104 to Rs. 2,276. The members repaid Rs. 6,996 against Rs. 11,551. Loan outstanding against the members is Rs. 19,594 against Rs. 18,171 last year. There is no Central Bank loan against the society, but it holds deposit to the extent of Rs. 22,113. Rs. 3,027 to old and Rs. 3,561 to new students were advanced during the year. Twelve students are under training as follows :—

Agriculture	..	..	..	..	1
Medicine	..	..	..	..	2
Law	..	..	..	..	2
College education	..	..	..	..	2
High school education	..	..	..	..	2
Senior Cambridge	..	..	..	..	1
Police Training	..	..	..	..	1
Mechanical and Electrical Engineering	..	..	..	..	1

In the Marriage Fund society in Ajmer circle three marriages were held and monetary assistance at the rate of Rs. 500 per marriage was given. Since the start 16 marriages have been held.

Better Living Societies.—There is no change in the number of better living societies. The one society in Beawar was cancelled and a new one was registered in Todgarh. Membership in Nasirabad society did not show any change. The Inspector reports, "The society did not work during the year as no marriage was held and no birth took place." In the Todgarh society there are 11 Rawat members. The society has fixed Rs. 200 as the maximum amount to be spent on marriage. No marriage

N.B.—Next year I shall omit details of each individual society to avoid the report from becoming bulky.

in any family took place during the year. The Inspector reports that one member died during the year and the extravagant ceremony of mauar was stopped.

The Nasirabad Co-operative Shaher Safai Society.—The number of members has increased from 43 to 45. Share Capital has slightly decreased by Rs. 75. Owned Capital is Rs. 4,377 against Rs. 4,385. During the year Rs. 1,311 were advanced against Rs. 1,904 last year. Rs. 1,343 were recovered in principal against Rs. 1,770 last year. The Inspector reports "the number of animals working in the town was greatly retrenched during the year and it is now 52 against 68 of last year. The contract was renewed in favour of the society for another year at Rs. 8-8-0 against Rs. 9 per animal last year. Due to this retrenchment campaign the animals have to work very hard and to make more trips for which attention of the Cantonment authorities was drawn but in vain".

Poultry Breeding Society.—The number of societies is the same as last year. The members got local breed hatched but excessive heat and epidemic of kanta destroyed a great number of chickens. The numbers of cocks, hens and ducks, pullets and chicken increased by 9, 46, and 21 respectively. The number of members decreased from 38 to 37. Loan outstanding has decreased from Rs. 472 to Rs. 443. The Central Bank loan against the society is Rs. 495 against Rs. 509.

28. *Supply Stores.*—The membership of the stores has decreased from 2,723 to 2,636 due to the retrenchment campaign, retirements and resignations. The share capital has increased from Rs. 37,246 to Rs. 37,793. The store is working entirely with its own capital and there is no Central Bank loan due from it. The financial position of the stores is very strong. The sales have reduced from Rs. 2,28,905 to Rs. 2,19,603 on account of fall in membership. Profits have increased from Rs. 3,877 to Rs. 6,178. On the whole the store has done good work.

VI.—AUDIT AND INSPECTION.

29. All the 710 societies existing on 1st July 1934 including the Rajputana Salt Sources Co-operative Labour and Savings Society, Limited, Sambhar Lake working under the Co-operative Societies' Act have been audited during the year.

All the Central institutions, mortgage Banks, Sale and Supply Unions and Award Unions have been audited twice as usual. 451 societies against 532 in the last year have been inspected. Five societies in Nasirabad Circle, with the largest number of societies remained uninspected during the last two years. The least number of societies inspected during the year was in the Ajmer circle, while the inspection notes of the Beawar circle were useless. 68 societies against 59 in the previous year have been super audited during the year. It may be noted here that the staff was engaged in compounding of cases of rear members in bad societies as well as in Insolvency cases which is becoming a fashion of the day.

awards in the previous year 1,024 awards are filed for execution in the Civil Courts. Recoveries through execution amounted to Rs. 17,516 against Rs. 17,110 last year. Rs. 17,981 were recovered without execution. Of 1,024 cases filed for execution, 730 were executed through the Awards Unions.

67 new objections were filed during the year, 35 were pending in the beginning of the year. 46 out of these were decided in favour of the societies. Three were lost and 53 remained pending at the close of the year.

31. *Dishonesty*.—The ex-treasurer Lala son of Jawana of Atitmand society who was challaned during the year for misappropriating cash balance of Rs. 41 paid the amount during the period of trial and he was acquitted by the Court.

Jagmal son of Khuma ex-treasurer of Ragnpura society was challaned for criminal breach of trust in respect of Rs. 65. The case is still under trial. Besides the above two cases in the Beawar circle last year's case of M. Wali Mohammed Liquidator of Beawar circle was decided by the original court and the accused was punished with six months rigorous imprisonment and Rs. 125 fine. But on appeal in the court of the Additional District Judge the case was remanded for retrial. It will be seen that such cases mostly crop up in Beawar circle owing to the lack of supervision by the Inspector.

VIII.—ACT, RULES AND BYE-LAWS.

To enable the Co-operative Societies to invest their funds in the shares of the Reserve Bank of India Rule 23-A was framed by the Local Government under the powers conferred by sub-sections (1) and (2) of section 43 of the Co-operative Societies Act II of 1912, *vide* the Honourable the Chief Commissioner's Notification No. 862/163-C.C./32.

IX.—OPPOSITION AND ASSISTANCE.

Of the officials who have rendered assistance to the movement mention has been made in the body of the report. The names of those non-officials who have worked for the cause of the movement are recorded in an Appendix attached to the report. The Government are requested to convey their thanks to these helpers for their unselfish work.

Notwithstanding the effects of continued depression the movement on the whole made progress which would not have been possible without the ready help and guidance received from C. H. Gidney, Esq., C.I.E., I.C.S., Commissioner, Ajmer-Merwara, the sympathy of Captain L. A. G. Pinhey, Assistant Commissioner, Ajmer-Merwara and the advice tendered to me by both Mr. E. B. Wace, I.C.S., Registrar, Co-operative Societies, Punjab and Mr. G. E. B. Abell, I.C.S., Deputy Registrar, Co-operative Societies, Punjab whenever I sought for it.

X.—RAILWAY LANDS IN RAJPUTANA.

The Rajputana Salt Sources Co-operative Labour and Savings Society, Limited. Its membership rose from 260 to 261 and share capital from Rs. 3,441 to Rs. 3,805. Its working capital has increased from

Rs. 63,831 to Rs. 72,890. The society has earned a profit of Rs. 7,584 against Rs. 1,889 last year. The following extract from the remarks of the Salt Commissioner, Northern India Salt Revenue, will encourage the workers, "The General Manager may act accordingly, but it is to be borne in mind that so long as the Labour Society renders satisfactory service as it is doing, it should be regarded as the Semi-Departmental Agency and encouraged accordingly. The society has always shown itself anxious to co-operate with the department".

BHANWAR LALL,
Registrar, Co-operative Societies,
Ajmer-Merwara, and Railway Lands in Rajputana,
Ajmer.

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| 1. Raja Kalyan Singh of Bhinai .. | <i>Ex-officio</i> Chairman, Bhinai Banking Union. |
| 2. Rao Bahadur Thakur Bijey Singh Istimrardar of Masuda. | <i>Ex-officio</i> Chairman, Masuda Banking Union. |
| 3. Mr. Raj Narain B.A., LL.B. .. | Re-President, Nasirabad Urban Co-operative Bank Limited. |
| 4. Mr. Brij Behari Lal, B.A. | Honorary Secretary, The Rajputana Secretariat Co-operative Thrift and Savings Society. |
| 5. Seth Tara Chand | Chairman, Nasirabad Central Co-operative Bank Limited. |
| 6. Dr. T. Martin | President, Christian Ladies Thrift Society. |
| 7. Mrs. B. K. Massey | Honorary Secretary, The Indian Christian Ladies Co-operative Thrift and Savings Society Limited. |
| 8. Mr. C. L. Monteiro | President, the Goan Portuguese Co-operative Housing Society. |
| 9. Mr. B. D. Ramble | Honorary Secretary, the Christian Co-operative Housing Society Limited. |
| 10. Pandit Bijey Lal Sharma .. | <i>Ex-officio</i> Chairman, Kekri Banking Union. |
| 11. Thakur Lumba | President, Jawaja Mortgage Society. |
| 12. Pandit Durga Dutt | Tehsildar, Todgarh. |
| 13. Thakur Udey Ram | President, Kachhbali Co-operative Mortgage Society. |
| 14. M. Nisar Ahmed | Revenue Girdawar, Nasirabad. |
| 15. Dr. Chhagan Behari Lal .. | Chairman, Kalyan Thrift Society, Bhinai. |
| 16. Patel Dhonkal | President, Dilwara Co-operative Credit Society. |

ENT A.

anks for the year ending

Serial No.	deposits received the year from		g m	Working capital.	Profit and Loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
	Central Banks.	Primary Societies.					On bor- rowings.	On lend- ings.
1	16	17		26	27	28	29	30
	77,754	3,18,091		11,45,220	+19,479	9%	3%	7%
	8,000	17,710		1,28,268	+3,409	8%	3%	8%
	93,432	3,171		6,35,575	-4,954	4%	4%	8%
	1,79,186	3,38,972		19,09,063	+17,934	..	..	..
	12,255	3,279		37,287	+598	..	4%	8%
	11,800	7,901		51,588	+982	..	4%	8%
	10,805	7,594		39,765	+436	..	4%	8%
	20,553	9,290		43,598	+580	..	4%	8%
	55,413	28,064		1,72,238	+2,596	..	..	..
	2,34,599	3,67,036		20,81,301	+20,530	..	..	..
	2,18,649	4,76,498		22,76,078	+28,543	..	..	..